



## **Instructions and Notes:**

### **1) *Overview of QHP Landscape files***

This website contains plan information for states in Federally-Facilitated and State-Partnership Marketplaces.

- Medical plans in the individual market;
- Medical plans in the small group (SHOP) market;
- Dental plans in the individual market; and
- Dental plans in the small group (SHOP) market.

### **2) *Identifying plans based on geography and plan criteria***

To browse for a plan by specific data fields, click on the icon at the top of the column for a specific field of interest such as state, county, or metal level. For example, to select a specific county of interest, select the county name from the drop-down menu in the second column and click "OK" when done. The file will filter the data and show plan information only for the selected county. Multiple data fields may also be selected for browsing at one time.

### **3) *Premium Information***

**Premium amounts do not include tax credits that will lower premiums for the majority of those applying, specifically those with income up to 400 percent of the federal poverty level.**

The document shows premiums for the following example rating scenarios below:

- Adult Individual Age 27 (column H) = one adult age 27
- Adult Individual Age 50 (column I) = one adult age 50
- Family (column J) = two adults age 30, two children
- Single Parent Family (column K) = one adult age 30, two children
- Couple (column L) = two adults age 40, no children
- Child (column M) = one child any age

Note that child-only plans will only show premiums for the Premium Child column and plans that prohibit child-only coverage will not show premiums for the Premium Child column.

Premium table specific notation:

\* For catastrophic plans only, individuals over age 30 generally may not enroll. However, individuals over the age of 30 with a hardship exemption in effect that was granted by the Marketplace are eligible to enroll.

++ Premiums forthcoming

*Note: This document includes data from plans in the Federally-facilitated and State-Partnership Marketplaces. Those data were pulled from the Health Insurance Oversight System (HIOS) for Federally-facilitated states, and from the System for Electronic and Rate Form Filing (SERFF) for the partnership states. They are current as of October 17, 2013, and are subject to change. For counties in Alaska and Nebraska, the premium rates shown are for the rating area within that county with the highest population. For counties in all other states, the premiums shown are for all persons residing in that county. The premium amounts do not include tax credits that will lower premiums for the majority of those applying, specifically those with income up to 400 percent of the federal poverty level.*

*Note for Virginia Plans: As required by Virginia law, plans must make available coverage for the treatment of morbid obesity. Some issuers include this coverage in all their Marketplace plans; others offer it as an optional benefit, normally by rider. For 2014, the Federal marketplace will display complete plans; the presence or absence of optional riders are not displayed on the website. Consumers will see plans offered by the same issuer that appear to be the same but have different premiums. This additional coverage may be more costly in some plans due to various reasons, including health care provider arrangements and levels of coverage.*

[To access detailed plan information, please visit Plan Compare at https://healthcare.gov.](https://healthcare.gov)